

REMARKS

Claims 21-97 are pending in this application.

Applicant has cancelled Claims 1, 2, 4-18 and 20, without prejudice, and Applicant has added new Claims 21-97.

Applicant submits that the newly added Claims 21-97 do not contain new matter.

Applicant has also deleted the Abstract of the Disclosure and has substituted therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract of the Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §112 OBJECTIONS:

The Examiner objected to Claim 20 under 35 U.S.C. §112, second paragraph, "as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention." In

particular, the Examiner stated "'The apparatus' (line 1) does not have proper antecedent basis."

As noted above, Applicant has cancelled Claims 1, 2 4-18 and 20, without prejudice, and Applicant has added new Claims 21-97. Applicant respectfully submits that the newly added Claims 21-97 are in compliance with 35 U.S.C. §112. In view of the above, Applicant respectfully requests that the objection to the Claims be withdrawn.

**II. THE 35 U.S.C. §102 REJECTIONS:**

The Examiner rejected Claims 1, 2, 4-18 and 20 under 35 U.S.C. §102(e) as being anticipated by Lawlor, U.S. Patent No. 5,870,724 (Lawlor). As noted above, Applicant has cancelled Claims 1, 2 4-18 and 20, without prejudice, and Applicant has added new Claims 21-97. Applicant submits that the newly added Claims 21-97 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 21-97, is patentable over the prior art.

IIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 21-36, IS  
PATENTABLE OVER THE PRIOR ART:

The present invention, as defined by Claims 21-36, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 21, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Lawlor. Applicant respectfully submits that Lawlor does not disclose or suggest a transaction security apparatus, comprising a memory device for storing a limitation or restriction on a use of a brokerage account, wherein the limitation or restriction is transmitted to a receiver from a communication device associated with an individual account holder, and wherein the limitation or restriction is automatically received by the receiver, and further wherein the limitation or restriction is automatically stored in the memory device, and a processing device for processing a transaction on the brokerage account, wherein the processing device utilizes the limitation or restriction automatically stored in the memory device in processing the transaction, and further

wherein the processing device generates a signal containing information for allowing or disallowing the transaction, all of which features are specifically recited features of independent Claim 21.

In view of the foregoing, Applicant respectfully submits that Lawlor does not disclose or suggest many of the specifically recited features of independent Claim 21. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Lawlor.

Applicant respectfully submits that Claims 22-36, which claims depend either directly or indirectly from independent Claim 21, are also patentable as said Claims 22-36 depend from allowable subject matter.

Allowance of pending Claims 21-36 is, therefore, respectfully requested.

**IIB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 37-53, IS  
PATENTABLE OVER THE PRIOR ART:**

The present invention, as defined by Claims 37-53, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 37, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 37, is patentable over Lawlor. Applicant respectfully submits that Lawlor does not disclose or suggest a transaction security apparatus, comprising a memory device for storing a limitation or restriction on a use of an electronic money account, wherein the limitation or restriction is transmitted to a receiver from a communication device associated with an individual account holder, and wherein the limitation or restriction is automatically received by the receiver, and further wherein the limitation or restriction is automatically stored in the memory device, and a processing device for processing a transaction on the electronic money account, wherein the processing device utilizes the limitation or restriction automatically stored in the memory device in processing the transaction, and

further wherein the processing device generates a signal containing information for allowing or disallowing the transaction, all of which features are specifically recited features of independent Claim 37.

In view of the foregoing, Applicant respectfully submits that Lawlor does not disclose or suggest many of the specifically recited features of independent Claim 37. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 37, is patentable over Lawlor.

Applicant respectfully submits that Claims 38-53, which claims depend either directly or indirectly from independent Claim 37, are also patentable as said Claims 38-53 depend from allowable subject matter.

Allowance of pending Claims 37-53 is, therefore, respectfully requested.

IIC. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 54-72, IS  
PATENTABLE OVER THE PRIOR ART:

The present invention, as defined by Claims 54-72, is patentable over the prior art. Applicant submits that

the present invention, as defined by independent Claim 54, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 54, is patentable over Lawlor. Applicant respectfully submits that Lawlor does not disclose or suggest a transaction security apparatus, comprising a processing device for processing information regarding a transaction on a brokerage account, wherein the information is input via an input device or automatically received by a receiver, wherein the processing device is capable of allowing or disallowing the transaction on the brokerage account, and further wherein the processing device generates a signal containing information regarding the transaction on the brokerage account, and a transmitter for transmitting the signal to a communication device associated with an individual account holder, wherein the signal is transmitted to the communication device in real-time, and further wherein the communication device provides information to the individual account holder regarding the transaction on the brokerage account, all of which features are specifically recited features of independent Claim 54.

In view of the foregoing, Applicant respectfully submits that Lawlor does not disclose or suggest many of the specifically recited features of independent Claim 54. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 54, is patentable over Lawlor.

Applicant respectfully submits that Claims 55-72, which claims depend either directly or indirectly from independent Claim 54, are also patentable as said Claims 55-72 depend from allowable subject matter.

Allowance of pending Claims 54-72 is, therefore, respectfully requested.

**IID. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 73-91, IS PATENTABLE OVER THE PRIOR ART:**

The present invention, as defined by Claims 73-91, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 73, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 73, is patentable over Lawlor. Applicant respectfully submits that Lawlor does not disclose or suggest a transaction security apparatus, comprising a processing device for processing information regarding a transaction on an electronic money account, wherein the information is input via an input device or automatically received by a receiver, wherein the processing device is capable of allowing or disallowing the transaction on the electronic money account, and further wherein the processing device generates a signal containing information regarding the transaction on the electronic money account, and a transmitter for transmitting the signal to a communication device associated with an individual account holder, wherein the signal is transmitted to the communication device in real-time, and further wherein the communication device provides information to the individual account holder regarding the transaction on the electronic money account, all of which features are specifically recited features of independent Claim 73.

In view of the foregoing, Applicant respectfully submits that Lawlor does not disclose or suggest many of

the specifically recited features of independent Claim 73.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 73, is patentable over Lawlor.

Applicant respectfully submits that Claims 74-91, which claims depend either directly or indirectly from independent Claim 73, are also patentable as said Claims 74-91 depend from allowable subject matter.

Allowance of pending Claims 73-91 is, therefore, respectfully requested.

**III. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 92-94, IS PATENTABLE OVER THE PRIOR ART:**

The present invention, as defined by Claims 92-94, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 92, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 92, is patentable over Lawlor. Applicant respectfully submits that Lawlor does not disclose or suggest a transaction

security apparatus, comprising a receiver, wherein the receiver receives a first signal, wherein the first signal is transmitted from a first processing device, and further wherein the first signal is transmitted to the receiver in real-time, wherein the first processing device processes information regarding a transaction occurring on a brokerage account, and further wherein the first signal contains information regarding the transaction occurring on the brokerage account, and a second processing device, wherein the second processing device processes information contained in the first signal and generates a second signal, wherein the second signal provides information regarding the transaction on the brokerage account to the individual account holder, wherein the apparatus is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine, all of which features are specifically recited features of independent Claim 92.

In view of the foregoing, Applicant respectfully submits that Lawlor does not disclose or suggest many of the specifically recited features of independent Claim 92. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 92, is patentable over Lawlor.

Applicant respectfully submits that Claims 93 and 94, which claims depend directly from independent Claim 92, are also patentable as said Claims 93 and 94 depend from allowable subject matter.

Allowance of pending Claims 92-94 is, therefore, respectfully requested.

IIF. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 95-97, IS PATENTABLE OVER THE PRIOR ART:

The present invention, as defined by Claims 95-97, is patentable over the prior art. Applicant submits that the present invention, as defined by independent claim 95, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 95, is patentable over Lawlor. Applicant respectfully submits that Lawlor does not disclose or suggest a transaction security apparatus, comprising a receiver, wherein the receiver receives a first signal, wherein the first signal is transmitted from a first processing device, and further wherein the first signal is transmitted to the receiver in real-time, wherein the first processing device processes information regarding a transaction occurring on an electronic money account, and further wherein the first signal contains information regarding the transaction occurring on the electronic money account, and a second processing device, wherein the second processing device processes information contained in the first signal and generates a second signal, wherein the second signal provides information regarding the transaction on the electronic money account to the individual account holder, wherein the apparatus is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display

telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine, all of which features are specifically recited features of independent Claim 95.

In view of the foregoing, Applicant respectfully submits that Lawlor does not disclose or suggest many of the specifically recited features of independent Claim 95. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 95, is patentable over Lawlor.

Applicant respectfully submits that Claims 96 and 97, which claims depend directly from independent Claim 95, are also patentable as said Claims 96 and 97 depend from allowable subject matter.

Allowance of pending Claims 95-97 is, therefore, respectfully requested.

III. APPLICANT'S STATEMENT OF THE SUBSTANCE OF THE EXAMINER INTERVIEW:

Applicant submits herewith an Applicant's Statement of the Substance of the Examiner Interview of April 23, 2003 which is submitted herewith as a separate paper.

IV. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

A Petition For Extension of Time under 37 C.F.R. 1.136(a) for a One-Month Extension of Time, along with a Credit Card Payment Form for payment of \$55.00 for the required fee for the Petition for a One-Month Extension of Time, is submitted herewith. Applicant hereby requests a One-Month Extension of Time in which to respond to the Office Action dated April 23, 2003. A Fee Transmittal Sheet (in duplicate) is also submitted herewith for payment for the fee for the Petition for a One-Month Extension of Time.

A Credit Card Payment Form for payment for \$639.00 for payment for fifty seven (57) additional claims (\$513) and for payment for three (3) additional independent claims (\$126.00), is also submitted herewith. A Fee Transmittal Sheet (in duplicate), for payment for fifty seven (57) additional claims and for payment for three (3) additional independent claims, is also submitted herewith.

Respectfully Submitted,



Raymond A. Joao  
Reg. No. 35,907

- Encls.: - Abstract of the Disclosure;  
- Applicant's Statement of the Substance of the Examiner Interview;  
- Petition For Extension of Time under 37 C.F.R. 1.136(a) for a One-Month Extension of Time;  
- Credit Card Payment Form for \$55.00 for the fee for the Petition for a One-Month Extension of Time;  
- Fee Transmittal Sheet (in duplicate) for payment of the fee for the One-Month Extension of Time;  
- Credit Card Payment Form for payment of \$639.00 for payment for fifty seven (57) additional claims (\$513.00) and for three (3) additional independent claims (\$126.00))  
- Fee transmittal Sheet (in duplicate) for payment for the additional claims and the additional independent claims;  
- Return Receipt Postcard.

August 19, 2003  
Raymond A. Joao  
122 Bellevue Place  
Yonkers, New York 10703  
914) 969-2992